

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

In Re:

MICHAEL ANTONIO JAMES  
5620 ROCKINGWOOD LANE  
COLLEGE PARK, GA 30349

Chapter 13

Case No.: A03-62225-CRM

SSN (1): XXX-XX-9123

**TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy J. Whaley, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares under penalty of perjury as follows:

The case was filed on February 11, 2003.

The plan was confirmed on April 23, 2003.

The case was COMPLETED AS COMP PLAN on July 10, 2007.

Number of months from filing to last payment: 53

Number of months case was pending: 53

Dividend to unsecured creditors: 50.00%

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**RECEIPTS:**

Total paid by or on behalf of the debtor(s): \$23,150.00

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**EXPENSES OF ADMINISTRATION DISBURSED BY TRUSTEE:**

**ATTORNEY FEE:**

KING & KING

Fees paid by debtor: \$0.00

Fees paid through plan: \$1,500.00

Total Attorney's Fees: \$1,500.00

**FILING FEE:**

CLERK OF COURT OF FILING FEES

Amount Paid: \$135.00

**TRUSTEE FEE:**

Amount Paid: \$1,002.07

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**DISBURSEMENTS TO CREDITORS:**

**DEBTOR REFUND:**

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM</u>	<u>CLAIM</u>	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>PRINCIPAL</u> + <u>INTEREST</u>
		<u>SCHEDULED</u>	<u>ASSERTED</u>	<u>PAID</u>	<u>PAID</u>	
MICHAEL ANTONIO JAMES		\$4,125.32	\$4,125.32	\$4,125.32	\$0.00	\$4,125.32
DEBTOR REFUND TOTALS:		\$4,125.32	\$4,125.32	\$4,125.32	\$0.00	<b>\$4,125.32</b>

**MORTGAGE ARREARS:**

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM</u>	<u>CLAIM</u>	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>PRINCIPAL</u> + <u>INTEREST</u>
		<u>SCHEDULED</u>	<u>ASSERTED</u>	<u>PAID</u>	<u>PAID</u>	
ALLIANCE MORTGAGE COMPAN	M	\$0.00	\$1,164.96	\$1,164.96	\$0.00	\$1,164.96
MORTGAGE ARREARS TOTALS:		\$0.00	\$1,164.96	\$1,164.96	\$0.00	<b>\$1,164.96</b>

**SECURED:**

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM</u>	<u>CLAIM</u>	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>PRINCIPAL</u> + <u>INTEREST</u>
		<u>SCHEDULED</u>	<u>ASSERTED</u>	<u>PAID</u>	<u>PAID</u>	
ALLIANCE MORTGAGE COMPAN	S	\$0.00	\$762.88	\$762.88	\$0.00	\$762.88
SECURED TOTALS:		\$0.00	\$762.88	\$762.88	\$0.00	<b>\$762.88</b>

**UNSECURED:**

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM</u>	<u>CLAIM</u>	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>PRINCIPAL</u> + <u>INTEREST</u>
		<u>SCHEDULED</u>	<u>ASSERTED</u>	<u>PAID</u>	<u>PAID</u>	
SUNTRUST BANK	U	\$28,000.00	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE F.S.B	U	\$0.00	\$658.03	\$329.02	\$0.00	\$329.02
WELLS FARGO FINANCIAL GA., I	U	\$0.00	\$3,488.47	\$1,744.24	\$0.00	\$1,744.24
DELTA EMPLOYEES CREDIT UNI	U	\$0.00	\$3,928.99	\$1,964.50	\$0.00	\$1,964.50
HOUSTON FUNDING CORP	U	\$0.00	\$3,723.00	\$1,861.50	\$0.00	\$1,861.50
SHERMAN ACQUISITION LP	U	\$0.00	\$866.26	\$433.13	\$0.00	\$433.13
SHERMAN ACQUISITION LP	U	\$0.00	\$4,177.89	\$2,088.95	\$0.00	\$2,088.95
BELLSOUTH	U	\$0.00	\$1,054.27	\$527.14	\$0.00	\$527.14
UNSECURED TOTALS:		\$28,000.00	\$17,896.91	\$8,948.48	\$0.00	<b>\$8,948.48</b>

**SPECIAL CLASS UNS:**

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM</u>	<u>CLAIM</u>	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>PRINCIPAL</u> + <u>INTEREST</u>
		<u>SCHEDULED</u>	<u>ASSERTED</u>	<u>PAID</u>	<u>PAID</u>	
1ST CHOICE LEASING	X	\$0.00	\$286.00	\$286.00	\$0.00	\$286.00
UNITED STUDENT AID FUNDS	X	\$0.00	\$5,225.29	\$5,225.29	\$0.00	\$5,225.29
SPECIAL CLASS UNS TOTALS:		\$0.00	\$5,511.29	\$5,511.29	\$0.00	<b>\$5,511.29</b>

<b><u>SUMMARY OF DISBURSEMENTS TO CREDITORS:</u></b>		<b><u>TOTALS</u></b>
SECURED		\$1,927.84
UNSECURED		\$14,459.77
DEBTOR REFUND		\$4,125.32
TRUSTEE FEE		\$1,002.07
ATTORNEY FEE		\$1,500.00
FILING FEE		\$135.00
<b>TOTAL DISBURSEMENTS</b>		<b>\$23,150.00</b>
<b>TOTAL RECEIPTS</b>		<b>\$23,150.00</b>

The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed.

Dated: July 26, 2007

/s/

Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303

**CERTIFICATE OF SERVICE**

Case No: A03-62225-CRM

This is to certify that I have this day served:

KING & KING, ATTORNEY  
215 PRYOR STREET  
ATLANTA, GA 30303

MICHAEL ANTONIO JAMES  
5620 ROCKINGWOOD LANE  
COLLEGE PARK, GA 30349

In the foregoing matter with a copy of the Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

Dated: July 26, 2007

/s/ \_\_\_\_\_

Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201